

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MASSACHUSETTS

In re: SIROTIN, VLADIMIR F.
SSN: xxx-xx-2673

Debtor(s)

Chapter 13
Case # 13-11789-FJB

ORDER CONFIRMING CHAPTER 13 PLAN

The debtor(s) filed a Chapter 13 Plan (the "Plan") on April 22, 2013. The debtor(s) filed a Certificate of Service on April 22, 2013, reflecting that the Plan was served on all creditors and parties in interest. No objections to the confirmation of the Plan were filed, or all objections were overruled by the Court or resolved by the parties. Upon consideration of the foregoing, the Court hereby orders the following:

1. The Plan is confirmed. The term of the Plan is 53 months.

2. The debtor(s) shall pay to the Chapter 13 Trustee the sum of \$950.00 per month commencing May 01, 2013 which payments shall continue through the completion of the Plan and shall be made on the 1st day of each month unless otherwise ordered by the Court. Payments shall be made by Money Order or Bank Treasurer's check (personal checks will not be accepted) and shall be made payable to and forwarded to: Carolyn Bankowski, Esq. Chapter 13 Trustee, P.O. Box 1131, Memphis, TN 38101-1131.

3. The effective date of confirmation of the Plan is May 01, 2013. The disbursements to be made by the Chapter 13 Trustee pursuant to the confirmed plan are set forth on the attached summary which is incorporated by reference. Interested parties should consult the detailed provisions of the Plan for treatment of their particular claims and other significant provisions of the Plan. Unless otherwise ordered by the court, all property of the estate as defined in U.S.C. §§ 541 and 1306, including, but not limited to, any appreciation in the value of real property owned by the debtor as of the commencement of the case, shall remain property of the estate during the term of the plan and shall vest in the debtor(s) only upon discharge. All property of the estate shall remain within the exclusive jurisdiction of the bankruptcy court. The debtor(s) shall not transfer, sell or otherwise alienate property of the estate other than in accordance with the confirmed plan or other order of the bankruptcy court. The debtor shall be responsible for preserving and protecting property of the estate.

Dated: _____


United States Bankruptcy Judge

02/11/2014

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SUMMARY OF DISBURSEMENTS TO BE MADE UNDER THE PLAN

1. Modified Secured Claims NONE

2. Unmodified Secured Claims

- a.) American Home Mortgage Services/Homeward Residential (AHMS) is retaining its lien on 55-61 Walsh Street, Framingham, MA. The Debtors shall continue to make regular monthly payments in accordance with the contract with AHMS. AHMS will be paid its pre-petition arrears in the amount of \$832.00 over 53 months in the amount of \$15.70 per month through the plan.
- b.) Chase Bank (Chase) is retaining its lien on 72 Bryon Road, Unit # 4, West Roxbury, MA. The Debtors shall continue to make regular monthly payments in accordance with the contract with Chase. Chase will be paid its pre-petition arrears in the amount of \$43,698.00 over 53 months in the amount of \$824.49 per month through the plan.
- c.) Bank of America, NA (BOA) is retaining its lien on 183 Rock Street, Norwood, MA. The Debtors shall continue to make regular monthly payments in accordance with the contract with BOA outside of the plan.
- d.) Green Tree Servicing Loan (Green Tree) is retaining its lien on 183 Rock Street, Norwood, MA. The Debtors shall continue to make regular monthly payments in accordance with the contract with Green Tree outside of the plan.
- e.) Ocwen Loan Services, LLC (Ocwen) is retaining its lien on 55-61 Walsh Street, Framingham, MA. The Debtors shall continue to make regular monthly payments in accordance with the contract with Ocwen outside of the plan.
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3. Administrative Claims NONE

4. Priority Claims NONE

5. Unsecured Claims

The holders of unsecured claims total \$785.00 and shall receive a dividend no less than 100.0%.

6. Other Pertinent Provisions NONE

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CERTIFICATE OF SERVICE

The undersigned hereby certifies that a copy of the within proposed order of confirmation was served upon the debtors, debtors' counsel of record and all parties and attorneys who have filed appearances and requests for service of pleadings, per the following service list, by first class mail, postage prepaid, or by electronic notice.

Dated: August 16, 2013

Respectfully submitted.
By: /s/ Carolyn Bankowski
BBO #631056
Standing Chapter 13 Trustee
PO Box 8250
Boston, MA 02114
(617) 723-1313
13trustee@ch13boston.com

SERVICE LIST

Vladimir Sirotin 183 Rock Street Norwood, MA 02062 Mass. Dept. of Revenue/CSE Child Support Enforcement Division P. O. Box 9561 Boston, MA. 02114 Bank of America, NA c/o Marcus Pratt, Esq. 321 Billerica Road Suite 210 Chelmsford, MA 01824	Dax B. Grantham, Esq. 271 Cambridge Street Suite # 203 Cambridge, MA 02141 JPMorgan Chase Bank, NA c/o Richard T. Mulligan, Esq. P.O. Box 610345 Newton Highlands, MA 02461 Deutsche Bank National Trust Co. c/o Marcus Pratt, Esq. 321 Billerica Road Suite 210 Chelmsford, MA 01824
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